



From: Messina, Kay C.
Sent: Tuesday, June 30, 2015 1:37 PM
To: 'RM@RMRG.CO'
Subject: RE: Rocky Mountain Recovery: for KAY MESSINA on No. RMG157996 **Personal and Confidential**

June 30, 2015

This is a notice that I am disputing your claim and requesting validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). Pursuant to the FDCPA, you must (a) provide the requested validation before continuing collection activity, or (b) stop all collection activity.

Provide me with all competent evidence that I have a legal obligation to pay you, including, but not limited to:

- What the debt you say I owe was for (credit card, consumer loan, etc.);
- A calculation of all amounts you say I owe;
- Copies of any documents showing that I agreed to pay what you say I owe;
- A copy of any judgment against me, if you have one;
- Proof that the statute of limitations has not expired; and
- Evidence that you are licensed to collect debts in my state.

Until you have provided the above evidence to validate the debt, you may not continue collection activity, and you may not contact me.

Furthermore, I have never heard of this company you say that I owe.

Kay Messina

From: RM@RMRG.CO [<mailto:RM@RMRG.CO>]
Sent: Wednesday, June 24, 2015 3:58 PM
To: Messina, Kay C.

Subject: Rocky Mountain Recovery: for KAY MESSINA on No. RMG157996 **Personal and Confidential**

Sent by an external sender

This is an email communication for KAY MESSINA. If you are not KAY, please delete this email now.

By continuing on with this email message or clicking on LINK you acknowledge that you are KAY MESSINA. Please review this LINK in private as it contains personal and private information.

Click this LINK now if you are, KAY, or SCROLL DOWN to receive your message.

Please call our office about this at 844.301.4533 if you have any questions.

Rocky Mountain Recovery Group, LLC
2851 S Parker Rd
Suite #716 Aurora Co, 80014
Toll Free 844-301-4533

RMG [REDACTED]
KAY MESSINA
[REDACTED]

WILMINGTON , DE 19808

RE:	Creditor:	Hylan Asset Management
	Acct Number:	RMG [REDACTED]
	Original Creditor:	Sagamore
	Original Creditor Account No.:	HAM [REDACTED]
	Current Balance Claimed Due:	\$515.00

Dear KAY MESSINA ,

Please be advised that your outstanding balance, in the amount of \$515.00 for this account has been placed with our office. Please remit your payment in full for any undisputed amount, payable to Rocky Mountain Recovery Group, LLC.

We trust your intention is to address this matter. Please do not hesitate to contact our office at 844-301-4533, Monday through Friday 8:00am-5:00pm MST. Please refer to the account number listed above.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of original creditor, if different from the current creditor.

Rocky Mountain Recovery Group, LLC.

This is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Your account with the above referenced original creditor has been purchased and is now owned by our client, Hylan Asset Management

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

Notice to California Residents: The State Rosenthal Fair Debt Collection Practices Act and The Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collector may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collections activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or WWW.FTC.GOV. As required by California law, you are hereby notified that a negative credit report reflecting on your credit may be submitted to a credit-reporting agency if you fail to fulfill the terms of your credit obligations.

Notice to Colorado Residents: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

For information about the Colorado Fair Debt Collection Practices Act, see www.coloradoattorneygeneral.gov/ca

Notice to Maine Residents: Rocky Mountain Recovery Group, LLC OPERATING HOURS IS 8am – 5pm Monday through Friday.